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**TRANSMITTAL
FORM**

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Total Number of Pages in This Submission

Application Number

09/839,838

Filing Date

4/23/2001

First Named Inventor

Marwan Ahmed Harara

Art Unit

3624

Examiner Name

Kazimi, Hani M

Attorney Docket Number

N/A

ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to TC
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input checked="" type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input type="checkbox"/> Other Enclosure(s) (please identify below):
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<input type="checkbox"/> Reply to Missing Parts/Incomplete Application	<input type="checkbox"/> Landscape Table on CD	
<input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53		

Remarks

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name			
Signature			
Printed name	Marwan Ahmed Harara		
Date	7/18/2006	Reg. No.	

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

HARARA, MARWAN AHMED

Application No.: 09/839,838

Filed: April 23, 2001

For: METHOD AND MEANS FOR
CONDUCTING CASHLESS FINANCIAL
TRANSACTIONS

Art Unit: 3624

Examiner: Hani Kazimi

**SUPPLEMENTAL AMENDMENT AND
RESPONSE TO FINAL OFFICE ACTION**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This second Supplemental Amendment and Response is in response to the second Notice of Non-Compliant Amendment (37 CFR 1.121) that was issued on June 29, 2006.

The second Notice of Non-Compliant Amendment of June 29, 2006, was issued in reply to Applicant's first Supplemental Amendment and Response of April 15, 2006.

Application No. 09/839,838
Amendment Dated July 17, 2006
Reply to Final Office Action of September 13,
2005

PATENT

Applicant's first Supplemental Amendment and Response of April 15, 2006, was in response to the first Notice of Non-Compliant Amendment (37 CFR 1.121) that was issued on March 24, 2006.

The first Notice of Non-Compliant Amendment (37 CFR 1.121) of March 24, 2006, was in reply to Applicant's Request for Continued Examination and Amendment and Response of December 21, 2005, to the Final Office Action mailed on September 13, 2005.

Please reconsider the application in light of the following revised amendments and remarks.

Amendments to the Specification begin on page 3 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 5 of this paper.

Remarks/Arguments begin on page 9 of this paper.